

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TIMOTHY A. STEWART  
GRETCHEN W. STEWART  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-23443

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/18/2015 and confirmed on 11/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		140,920.44
Less Refunds to Debtor	3,933.48	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>136,986.96</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,359.18	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>9,759.18</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP	0.00	78,304.77	0.00	78,304.77
	Acct: 6090				78,304.77
Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY A. STEWART	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY A. STEWART	3,933.48	3,933.48	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	AMERICAN HONDA FINANCE CORP*	3,602.00	3,602.00	0.00	3,602.00
	Acct: 5383				
	AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
	Acct: 5383				
					3,602.00

Unsecured					
	MIDLAND FUNDING LLC	5,899.08	3,457.57	0.00	3,457.57
	Acct: 4132				
	AMAZON CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: 9523				
	ECMC(*)	5,135.25	3,009.87	0.00	3,009.87
	Acct: 5200				
	AMERICAN EXPRESS BANK FSB	2,555.04	1,497.56	0.00	1,497.56
	Acct: 2004				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,524.50	2,651.90	0.00	2,651.90
	Acct: 5286				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5408				
	QUANTUM3 GROUP LLC AGNT - COMENI	88.50	51.87	0.00	51.87
	Acct: 3745				
	DISCOVER BANK(*)	10,984.18	6,438.05	0.00	6,438.05

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9266				
	MIDLAND FUNDING LLC	733.47	429.90	0.00	429.90
	Acct: 3761				
	MIDLAND FUNDING LLC	9,333.52	5,470.56	0.00	5,470.56
	Acct: 1456				
	DEPARTMENT STORES NATIONAL BANK	953.37	558.79	0.00	558.79
	Acct: 5374				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 4655				
	MIDLAND FUNDING LLC	8,919.96	5,228.17	0.00	5,228.17
	Acct: 5379				
	MIDLAND FUNDING LLC	3,458.86	2,027.31	0.00	2,027.31
	Acct: 5454				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	4,513.60	2,645.51	0.00	2,645.51
	Acct: 7785				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	6,543.79	3,835.45	0.00	3,835.45
	Acct: 5073				
	MIDLAND FUNDING LLC	2,705.02	1,585.47	0.00	1,585.47
	Acct: 5420				
	MIDLAND FUNDING LLC	1,952.50	1,144.40	0.00	1,144.40
	Acct: 8793				
	MIDLAND FUNDING LLC	4,423.13	2,592.48	0.00	2,592.48
	Acct: 6825				
	MIDLAND FUNDING LLC	4,599.99	2,696.15	0.00	2,696.15
	Acct: 2472				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
					45,321.01

TOTAL PAID TO CREDITORS

127,227.78

TOTAL CLAIMED

PRIORITY	3,602.00
SECURED	0.00
UNSECURED	77,323.76

Date: 11/24/2020

/s/ Ronda J. Winneour

RONDA J WINNEOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TIMOTHY A. STEWART  
GRETCHEN W. STEWART  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-23443

Chapter 13

Document No.:

**ORDER OF COURT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Timothy A. Stewart  
Gretchen W. Stewart  
Debtor(s)

Case No. 15-23443-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 01, 2020

User: dric  
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Timothy A. Stewart, Gretchen W. Stewart, 237 Roscommon Place, McMurray, PA 15317-2447
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14160097	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14109036	American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
14109037	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14109038	+ Capital One, P. O. Box 71087, Charlotte, NC 28272-1087
14109046	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14347441	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14768243	+ Freedom Mortgage Corporation, 10500 Kincaid Boulevard, Fishers, IN 46037-9764
14149895	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14109047	New York Community Bank, PO Box 742579, Cincinnati, OH 45274-2579
14121615	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14109051	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Dec 02 2020 05:13:27	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14118384	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 02 2020 05:21:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14133568	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 02 2020 05:11:19	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14109040	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2020 05:20:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14165350	Email/PDF: EBN_AIS@AMERICANINFO SOURCE.COM	Dec 02 2020 05:13:32	Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
14109041	Email/Text: mrdiscen@discover.com	Dec 02 2020 05:20:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
14113935	Email/Text: mrdiscen@discover.com	Dec 02 2020 05:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14109035	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 02 2020 05:12:22	Amazon-Chase Card Services, PO Box 15153, Wilmington, DE 19886
14109039	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 02 2020 05:12:22	Chase Slate-Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153

District/off: 0315-2

User: dric

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Date Rcvd: Dec 01, 2020

Form ID: pdf900

Total Noticed: 34

14109043	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:12:21	Levin-Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
14109044	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:11:16	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14143811	Email/Text: bankruptcy@mynycb.com	Dec 02 2020 05:20:00	New York Community Bank, 1801 East Ninth Street, OH99-0222, Cleveland, OH 44114
14109048	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:11:16	Q-Card-Synchrony Bank, P.O. Box 530905, Orlando, FL 32896-5060
14229306	Email/Text: bnc-quantum@quantum3group.com	Dec 02 2020 05:21:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14136453	Email/Text: bnc-quantum@quantum3group.com	Dec 02 2020 05:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14109530	Email/PDF: rmsced@recoverycorp.com	Dec 02 2020 05:11:22	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14109049	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:13:23	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14109050	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:11:17	Sams Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14121914	+ Email/Text: bncmail@w-legal.com	Dec 02 2020 05:21:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14109053	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:11:17	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14109055	Email/PDF: gecsed@recoverycorp.com	Dec 02 2020 05:11:17	Walmart Master Card/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		New York Community Bank
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109042	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14109045	*	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14229307	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109054	*	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14109052	*	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: dric

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Date Recd: Dec 01, 2020

Form ID: pdf900

Total Noticed: 34

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor New York Community Bank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor New York Community Bank bnicholas@kmllawgroup.com
Celine P. DerKrikorian	on behalf of Creditor New York Community Bank ecfmail@mwc-law.com
Christopher M. Frye	on behalf of Joint Debtor Gretchen W. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy A. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
Ronda J. Winnecour	cmeccf@chapter13trusteedpa.com

TOTAL: 10